

**IN THE UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF TENNESSEE  
AT COLUMBIA**

Robert Purnell, et al	)	
	)	
Plaintiffs,	)	
	)	Docket No. 1:21-cv-00059
v.	)	
	)	JURY DEMANDED
Harzanmeet Singh, et al,	)	
	)	Campbell/Holmes
Defendants.	)	

**ANSWER OF ALLSTATE PROPERTY AND CASUALTY COMPANY  
TO COMPLAINT**

Comes now the unnamed Defendant, Allstate Property and Casualty Insurance Company, by and through counsel, and for answer to the Complaint filed against it would show unto the Court as follows:

1 to 15. Admitted.

16 to 25. The aforesaid Defendant is without sufficient knowledge or information to form a belief as to the truth of Paragraphs 16 through 25 of the Complaint and therefore demands strict proof thereof.

26. This Defendant hereby incorporates its response to the preceding paragraphs by reference as fully as if recited verbatim.

Admitted.

27 to 33. The aforesaid Defendant is without sufficient knowledge or information to form a belief as to the truth of Paragraphs 27 through 33 of the Complaint and therefore demands strict proof thereof.

34. This Defendant hereby incorporates its response to the preceding paragraphs by reference as fully as if recited verbatim.

35 to 41. The aforesaid Defendant is without sufficient knowledge or information to form a belief as to the truth of Paragraphs 35 through 41 of the Complaint and therefore demands strict proof thereof.

42. This Defendant hereby incorporates its response to the preceding paragraphs by reference as fully as if recited verbatim.

43 to 46. The aforesaid Defendant is without sufficient knowledge or information to form a belief as to the truth of Paragraphs 43 through 46 of the Complaint and therefore demands strict proof thereof.

47. This Defendant hereby incorporates its response to the preceding paragraphs by reference as fully as if recited verbatim.

48 to 58. The aforesaid Defendant is without sufficient knowledge or information to form a belief as to the truth of Paragraphs 48 through 58 of the Complaint and therefore demands strict proof thereof.

59. This Defendant hereby incorporates its response to the preceding paragraphs by reference as fully as if recited verbatim.

60 to 77. The aforesaid Defendant is without sufficient knowledge or information to form a belief as to the truth of Paragraphs 60 through 77 of the Complaint and therefore demands strict proof thereof.

78. This Defendant hereby incorporates its response to the preceding paragraphs by reference as fully as if recited verbatim.

79 to 80. The aforesaid Defendant is without sufficient knowledge or information to form a belief as to the truth of Paragraphs 79 through 80 of the Complaint and therefore demands strict proof thereof.

All other allegations of the Complaint neither herein before admitted or denied are hereby denied by this Defendant.

### **AFFIRMATIVE DEFENSES**

1. The aforesaid insurance company at the time and place of the accident did have in full force and effect a policy of uninsured motorist insurance coverage, such policy possessing applicable limit of liability of \$25,000.00 per person for bodily injury with an aggregate limit of liability for all persons in the amount of \$50,000.00. Said limit under the policy and by statute must be reduced by any amounts paid or payable by or on behalf of any person responsible for the injuries sustained and by all sums paid under the plaintiff's medical payments coverage. The aforesaid insurance company is without sufficient knowledge or information to admit or deny what limits of liability coverage are possessed by the named Defendants, nor does it have sufficient knowledge or information to admit or deny whether the named Defendants have made any payments to, or on behalf of, the named Plaintiffs, and would therefore demand strict proof that its limits of liability do apply.

2. This Defendant is not liable for punitive damages pursuant to TCA §56-7-1201, *et seq.*

3. The Complaint is defective insofar as it fails to set a specific *ad damnum*, opting instead to seek a "not less than" amount of damages.

4. Allstate Property and Casualty Insurance Company incorporates herein by reference any defenses of the named Defendant.

**WHEREFORE**, having fully answered the Complaint filed against it, Defendant Allstate Property and Casualty Insurance Company seeks dismissal of the cause of action against it, with costs taxed to the Plaintiffs, or in the alternative demands a jury of six (6) to try the issues in this cause.

Respectfully submitted,

/s/ R. Kreis White

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**CERTIFICATE OF SERVICE**

I hereby certify that on March 8, 2022, I electronically filed the foregoing document with the Clerk of the Court by using the CM/ECF system, which will automatically send a notice of electronic filing to:

Mark A. Lambert, Attorney at Law  
John Michael Bailey Injury Lawyers  
5978 Knight Arnold Road  
Memphis, TN 38115

And to the following via first class mail:

LionHeart Xpress, Inc.  
c/o registered agent Rita Soliz  
2419 Nielsen Street  
El Cajon, CA 92020

/s/ R. Kreis White

R. Kreis White